

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN THE MATTER OF:

*Jesus Gonzalez Cruz*

DEBTOR

2004 SEP 28 PM 2:21 09993

U.S. CASE NUMBER  
FOR THE COURT  
CHAPTER 7

NOTICE OF DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 7  
AND OF AUTOMATIC STAY OF SUITS

You are hereby notified that the above named debtor(s) has filed a petition under  
Chapter 7 of Title 11 United States Code on SEP 28 2004

Pursuant to the provisions of 11 USC 362, the filing of the petition by the above  
named debtor operates as a stay of the commencement or continuation of any court or  
other proceeding against the debtor, of the enforcement of any judgment against him, of any  
act or the commencement or continuation of any court proceeding to enforce any lien  
on the property of the debtor, and of any court proceeding commenced for the purpose  
of rehabilitation of the debtor or the liquidation of his estate.

This notice is sent to you by order of the United States Bankruptcy Judge.

SEP 28 2004

In San Juan, Puerto Rico, this \_\_\_\_\_



CELESTINO MATTA-MENDEZ  
Clerk of the Court

By: \_\_\_\_\_

*[Signature]*  
Deputy Clerk

9993(E)

(Official Form 1) (9/97)

FORM B1 United States Bankruptcy Court District of Puerto Rico		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): <b>GONZALEZ CRUZ, JESUS</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>LABOY-GONZALEZ, MARIA I</b>	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b>MARIA ISABEL LABOY-GONZALEZ</b>	
Soc. Sec./Tax I.D. No. (if more than one, state all): <b>XXX-XX-8520</b>	Soc. Sec./Tax I.D. No. (if more than one, state all): <b>XXX-XX-0322</b>	
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>P-16 AGUAMARINA URB. LA PLATA CAYEY, PR 00736</b>	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>P-16 AGUAMARINA URB. LA PLATA CAYEY, PR 00736</b>	
County of Residence or of the Principal Place of Business:	County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):	
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue (Check any applicable box)</b> <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>Type of Debtor (Check all boxes that apply)</b> <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>Nature of Debts (Check one box)</b> <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee (Check one box)</b> <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>Chapter 11 Small Business (Check all boxes that apply)</b> <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
<b>Statistical/Administrative Information (Estimates only)</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
<b>Estimated Number of Creditors</b> 1-15 <input type="checkbox"/> 16-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-over <input type="checkbox"/>		
<b>Estimated Assets</b> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>		
<b>Estimated Debts</b> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> More than \$100 million <input type="checkbox"/>		

THIS SPACE IS FOR COURT USE ONLY

5865420  
RECEIVED AND FILED  
FELIX OFFICE  
2004 SEP 28 11 21 AM  
U.S. DISTRICT COURT  
SAN JUAN, P.R.

(Official Form 1) (9/97)

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): GONZALEZ CRUZ, JESUS LABOY-GONZALEZ, MARIA I		FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -		Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Signatures				
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X <u>Jesus Gonzales G</u> Signature of Debtor JESUS GONZALEZ CRUZ X <u>Maria Isabel Laboy-Gonzalez</u> Signature of Joint Debtor MARIA I LABOY-GONZALEZ 8-12-04 Telephone Number (If not represented by attorney) 8-12-04 Date		<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date		
<b>Signature of Attorney</b> X <u>Aracelis Colon Sanchez</u> Signature of Attorney for Debtor(s) Lcda. Aracelis Colon Sanchez Printed Name of Attorney for Debtor(s) Lcda. Aracelis Colon Sanchez Firm Name USDC213403 P.O. BOX 372946 CAYEY, PR 00737 Address (787) 263-5307 Telephone Number 12 Sept 2004 Date		<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. _____ Printed Name of Bankruptcy Petition Preparer _____ Social Security Number _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.		
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.				
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. <u>Aracelis Colon Sanchez</u> 8/12/04 Signature of Attorney for Debtor(s) Date				

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re **JESUS GONZALEZ CRUZ,**  
**MARIA LABOY-GONZALEZ**

Debtors

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	76,000.00		
B - Personal Property	Yes	3	3,370.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		34,287.96	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		53,268.85	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			959.88
J - Current Expenditures of Individual Debtor(s)	Yes	1			969.78
Total Number of Sheets of ALL Schedules		15			
Total Assets			79,370.00		
Total Liabilities				87,556.81	

Case No. \_\_\_\_\_

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim.
TWO LEVELS PROPERTY LOCATED IN P-16 ACUAMARINA URB. LA PLATA CAYEY, PUERTO RICO. (CONCRETE HOUSE WITH 3 BEDROOMS, 1 BATHROOM IN FIRST FLOOR; WOOD AND ZINC HOUSE IN THE SECOND FLOOR) LOCATED IN 50% HEREDITARY PARTICIPATION IN TERRAIN OF 1,813.27 SQ. METERS.		J	76,000.00	32,046.02

Sub-Total > 76,000.00 (Total of this page)

Total > 76,000.00

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

Best Case Bankruptcy

In re **JESUS GONZALEZ CRUZ,  
 MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT NUMBER 108154 WITH SCOTIABANK PLAZA CAYEY BRANCH		50.00
		CHECKING ACCOUNT NUMBER 29-11001101-0101 IN RG PREMIER BANK CAYEY BRANCH.		10.00
		CHECKING ACCOUNT NUMBER 29-11001101-0101 IN RG PREMIER BANK CAYEY BRANCH		10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE		1,300.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		CLOTHES		500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > 1,870.00  
 (Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property



In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors  
**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1986 TOYOTA COROLLA, TABLILLA CPG868	W	500.00
		1999 TOYOTA TERCEL, TABILLA DIK-971, SERIE NUMERO J7-2AC52L9X0353307, AUTO EN POSESION DE ISRAEL RIVERA QUILES		1,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			

Sub-Total > 1,500.00  
(Total of this page)  
Total > 3,370.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)



In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C- PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☒ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.  
☐ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b><u>Real Property</u></b> TWO LEVELS PROPERTY LOCATED IN P-16 ACUAMARINA URB. LA PLATA CAYEY, PUERTO RICO. (CONCRETE HOUSE WITH 3 BEDROOMS, 1 BATHROOM IN FIRST FLOOR; WOOD AND ZINC HOUSE IN THE SECOND FLOOR) LOCATED IN 50% HEREDITARY PARTICIPATION IN TERRAIN OF 1,813.27 SQ. METERS.	11 U.S.C. §522(d)(3)	35,492.00	76,000.00
<b><u>Household Goods and Furnishings</u></b> FURNITURE	11 U.S.C. §522(d)(3)	1,300.00	1,300.00
<b><u>Wearing Apparel</u></b> CLOTHES	11 U.S.C. §522(d)(3)	500.00	500.00
<b><u>Automobiles, Trucks, Trailers, and Other Vehicles</u></b> 1986 TOYOTA COROLLA, TABLILLA CPG868	11 U.S.C. §522(d)(2)	500.00	500.00

In re **JESUS GONZALEZ CRUZ,  
 MARIA LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 9602604730								
BBV P.O. BOX 364745 SAN JUAN, PR 00936-4745			1999 TOYOTA TERCEL, TABILLA DIK-971, SERIE NUMERO J7-2AC52L9X0353307, AUTO EN POSESION DE ISRAEL RIVERA QUILES				1,561.82	Unknown
			Value \$ Unknown					
Account No. 07-009851-07								
MUEBLERIAS BERRIOS P.O. BOX 674 CIDRA, PR 00739-0674			MUEBLES Y ENSERES				680.12	0.00
			Value \$ 1,000.00					
Account No. 440-49013925								
ORIENTAL GROUP MORTGAGE PO BOX 71529 SAN JUAN, PR 00936-8629		J	First Mortgage TWO LEVELS PROPERTY LOCATED IN P-16 ACUAMARINA URB. LA PLATA CAYEY, PUERTO RICO. (CONCRETE HOUSE WITH 3 BEDROOMS, 1				32,046.02	0.00
			Value \$ 76,000.00					
Account No.								
			Value \$					

Subtotal

34,287.96

(Total of this page)

Total

34,287.96

(Report on Summary of Schedules)

0 continuation sheets attached

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Code debtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Code debtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3715-808666-91001  AMERICAN EXPRESS IDC CUSTOMER SERVICE PO BOX 297828 FT. LAUDERDALE, FL 33329-7843		W	Credit card purchases				691.00
Account No. 3715-811091-32001  AMERICAN EXPRESS PO BOX 1270 NEWARK, NJ 07101-1270		H	Credit card purchases				3,119.28
Account No. 01-58-0859-04-7477-0  ASSOCIATE FINANCE PO BOX 837 CAYEY, PR 00737		W	Consumer Debt				3,800.00
Account No. 4549-0011-7030-0881  BANCO POPULAR CARD PRODUCTS DIVISION PO BOX 70100 SAN JUAN, PR 00936		H	Credit card purchases				3,678.79
Subtotal (Total of this page)							11,289.07

3 continuation sheets attached

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 10100193928910002							
BANCO POPULAR DE PUERTO RICO P.O. BOX 362708 SAN JUAN, PR 00936-2708		H	Consumer Debt				9,497.18
Account No. 10324604							
CENTENNIAL DE PR PO BOX 71333 SAN JUAN, PR 00936-8433		H	Consumer Debt				317.95
Account No. 5460-0205-1013-0826							
CITI CARDS PO BOX 8116 S. HACKENSACK, NJ 07606-8116		H	Credit card purchases				1,381.68
Account No. 5413-3205-0000-1559							
CITI CARDS PO BOX 8120 S. HACKENSACK, NJ 07606-8120		H	Credit card purchases				2,198.08
Account No. 01-58-3931-1-399-7							
CITIFINANCIAL PO BOX 1528 BAYAMON, PR 00960-5528		H	Consumer Debt				7,000.00
Subtotal (Total of this page)							20,394.89

Sheet no. 1 of 3 sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

In re **JESUS GONZALEZ CRUZ,  
 MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
 (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 20446741  ISLAND FINANCE 130 EXP. MARTINEZ NADAL 103 GUAYNABO, PR 00969		H	MASSO EXPO CORP.				1,135.40
Account No. 51216125  ISLAND FINANCE PUERTO RICO, INC. P.O. BOX 371357 CAYEY, PR 00737		H	Consumer Debt				7,841.70
Account No. 65585210  ISLAND FINANCE PUERTO RICO, INC. P.O. BOX 371357 CAYEY, PR 00737		W	Consumer Debt				3,168.00
Account No. 65602248  ISLAND FINANCE PUERTO RICO, INC. P.O. BOX 371357 CAYEY, PR 00737			Credit card purchases				311.73
Account No. 140-001-0810795-0001  POPULAR FINANCE PO BOX 336090 PONCE, PR 00733-6090		H	Consumer Debt				6,612.00
Subtotal (Total of this page)							19,068.83

Sheet no. 2 of 3 sheets attached to Schedule of  
 Creditors Holding Unsecured Nonpriority Claims

In re: **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>33-00092347</b>								
<b>RG PREMIER BANK</b> <b>PO BOX 2510</b> <b>GUAYNABO, PR 00970-2510</b>		<b>W</b>	<b>Consumer Debt</b>					<b>810.00</b>
Account No. <b>6032-2032-9698-9907</b>								
<b>WAL-MART</b> <b>PO BOX 960023</b> <b>ORLANDO, FL 32896-0023</b>		<b>H</b>	<b>CREDIT LINE</b>					<b>1,706.06</b>
Account No.								
Account No.								
Account No.								
Sheet no. <u>3</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								
Subtotal (Total of this page)								<b>2,516.06</b>
Total (Report on Summary of Schedules)								<b>53,268.85</b>



In re JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re

JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

In re **JESUS GONZALEZ CRUZ,  
 MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES <b>None.</b>	AGE	RELATIONSHIP
EMPLOYMENT: DEBTOR		SPOUSE	
Occupation <b>CHOFER</b>		<b>HOUSEWIFE</b>	
Name of Employer <b>MUNICIPIO DE CAYEY</b>			
How long employed <b>7 YEARS</b>			
Address of Employer <b>CAYEY, PR 00737</b>			

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime .....

SUBTOTAL .....

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security .....

b. Insurance .....

c. Union dues .....

d. Other (Specify) **SEGURO CHOFERIL Y CAMPAÑA B**

**MEDICARE**

SUBTOTAL OF PAYROLL DEDUCTIONS .....

TOTAL NET MONTHLY TAKE HOME PAY .....

Regular income from operation of business or profession or farm (attach detailed statement) .....

Income from real property .....

Interest and dividends .....

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above .....

Social security or other government assistance (Specify) .....

Pension or retirement income .....

Other monthly income (Specify) **PROPERTY RENT** .....

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ **959.88**

DEBTOR	SPOUSE
\$ <b>870.10</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>870.10</b>	\$ <b>0.00</b>
\$ <b>64.10</b>	\$ <b>0.00</b>
\$ <b>28.50</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>5.00</b>	\$ <b>0.00</b>
\$ <b>12.62</b>	\$ <b>0.00</b>
\$ <b>110.22</b>	\$ <b>0.00</b>
\$ <b>759.88</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>200.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>959.88</b>	\$ <b>0.00</b>

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>432.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel	\$	<u>30.00</u>
Water and sewer	\$	<u>20.00</u>
Telephone	\$	<u>15.00</u>
Other <u>FLUID GAS AND CELULAR PHONE</u>	\$	<u>50.00</u>
Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>275.00</u>
Clothing	\$	<u>40.00</u>
Laundry and dry cleaning	\$	<u>0.00</u>
Medical and dental expenses	\$	<u>10.00</u>
Transportation (not including car payments)	\$	<u>60.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	<u>0.00</u>
Other <u>MUEBLERIAS BERRIOS</u>	\$	<u>37.78</u>
Other	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
Other	\$	<u>0.00</u>
<b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>	<b>\$</b>	<b><u>969.78</u></b>

#### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N/A</u>
B. Total projected monthly expenses	\$	<u>N/A</u>
C. Excess income (A minus B)	\$	<u>N/A</u>
D. Total amount to be paid into plan each _____ (interval)	\$	<u>N/A</u>

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re **JESUS GONZALEZ CRUZ,**  
**MARIA I LABOY-GONZALEZ**

Debtors

Case No. \_\_\_\_\_

Chapter 7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/12/04

Signature

  
**JESUS GONZALEZ CRUZ**  
Debtor

Date 8/12/04

Signature

  
**MARIA I LABOY-GONZALEZ**  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C §§ 152 and 3571.

United States Bankruptcy Court  
District of Puerto Rico

In re **JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ**

Case No. \_\_\_\_\_

Debtors

Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16 - 21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of the this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

**2. Income other than from employment or operation of business**

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

**3. Payments to creditors**

None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR

DATES OF  
PAYMENTS

AMOUNT PAID

AMOUNT STILL  
OWING

None ☐ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND  
RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL  
OWING

**4. Suits, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	-------------------------	---------------------------------	--------------------------

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---------------------------------------------------------------------	-----------------	--------------------------------------

**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------------------	------------------------------------------------------------------	--------------------------------------

**6. Assignments and receiverships**

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------

None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT, CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	-------------------------------------------------------	------------------	--------------------------------------

**7. Gifts**

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
-----------------------------------------------	-----------------------------------	--------------	----------------------------------

**8. Losses**

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	----------------------------------------------------------------------------------------------------------------	--------------



**9. Payments related to debt counseling or bankruptcy**

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
LCDA. ARACELIS COLON SANCHEZ PO BOX 372946 CAYEY, PR 00737	SERVICIOS LEGALES WILL PAY IN FULL DIRECTLY TO THE ATTORNEY	\$350.00

**10. Other transfers**

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
-----------------------------------------------------------	------	-----------------------------------------------------

**11. Closed financial accounts**

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--------------------------------------------------------------	---------------------------------------

**12. Safe deposit boxes**

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
-------------------------------------------------	---------------------------------------------------------------------	----------------------------	------------------------------------------

**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
ISRAEL RIVERA QUILES LA CUATRO 216 BUENA VISTA SUR CAYEY, PR 00736	1999 TOYOTA TERCEL TABLILLA DIK-971, SERIE NUM. J7-2AC52LX0353307; VALUE \$1,000	LA CUATRO 216 BUENA VISTA SUR CAYEY, PR 00736

**15. Prior address of debtor**

None ☒ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*[An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.]*

**16. Nature, location and name of business**

None  
■

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **two years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the **two years** immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES OF OPERATION
------------------	--------------------	--------------------------------------------

**17. Books, records and financial statements**

None  
■

a. List all bookkeepers and accountants who, within the **six years** immediately preceding the filing of this bankruptcy case, kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None  
■

b. List all firms or individuals who, within the **two years** immediately preceding the filing of this bankruptcy case, have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None  
■

c. List all firms or individuals who, at the time of the commencement of this case, were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None  
■

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED
------------------	-------------

**18. Inventories**

None  
■

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
-------------------	-------------------------	---------------------------------------------------------------------

None  
■

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
-------------------	-------------------------------------------------------

**19. Current Partners, Officers, Directors and Shareholders**

None  
■

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE AND PERCENTAGE OF INTEREST
------------------	-----------------------------------

None  
■

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	---------------------------------------------

**20. Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF WITHDRAWAL

None ☐ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**21. Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

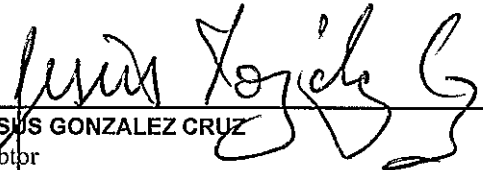
DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 8/12/04

Signature   
JESUS GONZALEZ CRUZ  
Debtor

Date 8/12/04

Signature   
MARIA I LABOY-GONZALEZ  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C §§ 152 and 3571.

United States Bankruptcy Court  
District of Puerto Rico

In re JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ

Case No. \_\_\_\_\_

Debtors

Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. *Property to Be Surrendered.*

Description of Property

Creditor's name

NONE.

b. *Property to Be Retained.*

[Check any applicable statement. ]

Description of property  
1. MUEBLES Y ENSERES

Creditor's name  
MUEBLERIAS BERRIOS

Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Debtor will retain collateral and continue to make regular payments.	

2. TWO LEVELS PROPERTY LOCATED IN P-16  
ACUAMARINA URB. EL TORITO CAYEY, PUERTO  
RICO. (CONCRETE HOUSE WITH 3 BEDROOMS,  
1 BATHROOM IN FIRST FLOOR; WOOD AND  
ZINC HOUS

ORIENTAL GROUP MORTGAGE

Debtor will retain collateral and  
continue to make regular payments.

Date 8/12/04

Signature

JESUS GONZALEZ CRUZ  
Debtor

Date 8/12/04

Signature

MARIA I LABOY-GONZALEZ  
Joint Debtor

United States Bankruptcy Court  
District of Puerto Rico

In re • JESUS GONZALEZ CRUZ,  
MARIA I LABOY-GONZALEZ

Debtors

Case No. \_\_\_\_\_

Chapter 7

COMPENSATION STATEMENT OF ATTORNEY FOR THE DEBTOR(S)

1. The undersigned is the attorney for the debtor(s) in this case.
2. The total compensation promised the undersigned by the debtor(s) for the services rendered or to be rendered in connection with this case is \$ 350.00 ; the only compensation which has been received from the debtor(s) or any other person on said account is \$ 0.00 ; the balance due thereon is \$ 350.00 ; and the source of compensation paid or promised, if a source other than the debtor(s), is:

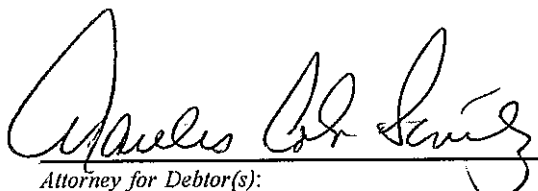
**SERVICIOS LEGALES WILL PAY IN FULL DIRECTLY TO THE ATTORNEY**

3. The undersigned further states that no understanding or agreement exists for a division of fees or compensation between the undersigned and any other person or entity, except any agreement he may have for the sharing of his compensation with a member or members or regular associate of his law firm and except:
4. \$ 209.00 of the filing fee has been paid.

Date

8/12/04

Attorney for Debtor(s):

  
Lcda. Aracelis Colon Sanchez  
Lcda. Aracelis Colon Sanchez  
USDC213403  
P.O. BOX 372946  
CAYEY, PR 00737  
(787) 263-5307

*[Required by Rule 2016(b) to be filed and transmitted to the United States Trustee within 15 days after the order for relief.  
(Not to be filed in lieu of an Application for Compensation which may be filed pursuant to Bankruptcy Rule 2016.)]*

COMPENSATION STATEMENT OF ATTORNEY FOR THE DEBTOR(S)

**United States Bankruptcy Court**  
**District of Puerto Rico**

In re , **JESUS GONZALEZ CRUZ,**  
**MARIA I LABOY-GONZALEZ**

Debtors

Case No. \_\_\_\_\_

Chapter \_\_\_\_\_

**7**

**Verification of Creditor Matrix**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date \_\_\_\_\_

**8/12/04**

Signature \_\_\_\_\_

**JESUS GONZALEZ CRUZ**  
Debtor

Date \_\_\_\_\_

**8/12/04**

Signature \_\_\_\_\_

**MARIA I LABOY-GONZALEZ**  
Joint Debtor

JESUS GONZALEZ CRUZ  
XXX-XX-8520

MARIA ISABEL LABOY GONZALEZ  
XXX-XX-0322

AMERICAN EXPRESS  
IDC CUSTOMER SERVICE  
PO BOX 297828  
FT. LAUDERDALE, FL 33329-7843

AMERICAN EXPRESS  
PO BOX 1270  
NEWARK, NJ 07101-1270

ASSOCIATE FINANCE  
PO BOX 837  
CAYEY, PR 00737-0000

BANCO POPULAR  
CARD PRODUCTS DIVISION  
PO BOX 70100  
SAN JUAN, PR 00936-0000

BANCO POPULAR DE PUERTO RICO  
PO BOX 362708  
SAN JUAN, PR 00936-2708

CENTENNIAL DE PR  
PO BOX 71333  
SAN JUAN, PR 00936-8433

CITI CARDS  
PO BOX 8116  
S. HACKENSACK, NJ 07606-8116

CITI CARDS  
PO BOX 1528  
BAYAMON, PR 00960-5528

ISLAND FINANCE  
130 EXP. MARTINEZ NADAL 103  
GUAYNABO, PR 00969-0000

ISLAND FINANCE PUERTO RICO, INC.  
PO BOX 371357  
CAYEY, PR 00737-0000

MUEBLERIAS BERRIOS  
PO BOX 674  
CIDRA, PR 00739-0674

ORIENTAL GROUP MORTGAGE  
PO BOX 71529  
SAN JUAN, PR 00936-8629

POPULAR FINANCE  
PO BOX 336090  
PONCE, PR 00733-6090

RG PREMIER BANK  
PO BOX 2510  
GUAYNABO, PR 00970-2510

WAL-MART  
PO BOX 960023  
ORLANDO, FL 32896-0023



04-09993

JESUS GONZALEZ CRUZ  
P-16 AGUAMARINA  
URB. LA PLATA  
CAYEY, PR 00736

CITI CARDS  
PO BOX 8116  
S. HACKENSACK, NJ 07606-8116

WAL-MART  
PO BOX 960023  
ORLANDO, FL 32896-0023

MARIA I LABOY-GONZALEZ  
P-16 AGUAMARINA  
URB. LA PLATA  
CAYEY, PR 00736

CITI CARDS  
PO BOX 8120  
S. HACKENSACK, NJ 07606-8120

LCDA. ARACELIS COLON SANCHEZ  
LCDA. ARACELIS COLON SANCHEZ  
USDC213403  
P.O. BOX 372946  
CAYEY, PR 00737

CITIFINANCIAL  
PO BOX 1528  
BAYAMON, PR 00960-5528

AMERICAN EXPRESS  
IDC CUSTOMER SERVICE  
PO BOX 297828  
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PO BOX 71333  
SAN JUAN, PR 00936-8433

RG PREMIER BANK  
PO BOX 2510  
GUAYNABO, PR 00970-2510

IN THE UNITED STATES BANKRUPTCY COURT  
DISTRICT OF PUERTO RICO

IN THE MATTER OF

Jesús González Cruz

Debtor (s)

FILED  
CASE NO

2004 SEP 28 PM 2:24  
CHAPTER 7

U.S. BANKRUPTCY COURT  
FOR THE DISTRICT OF  
PUERTO RICO

04-09993

**NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 7**

Upon the filing of the instant petition, the items checked were not submitted to the Court:

- ( ) Signature (Upon filing)
- ( ) Master Address List (Upon filing)
- ( ) Master Address List in Diskette (Upon filing)
- ( ) List of Creditors (Upon filing)
- ( ) Statement of Social Security Number (Form -21) and/or Employer ID Number (Upon filing)
- ( ) Statement disclosing compensation paid or to be paid to the attorney for the debtor  
Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and Rule 2016 (b), Fed.R Bankr.P.
- ( ) Declaration under penalty of perjury on behalf of the corporation or partnership. (Upon filing) (Official Form 2)
- ( ) Schedules of assets and liability (Official Form 6) (Must be submitted with the petition or within 15 days) Rule 1007 (b) & (c), Fed. R. Bankr.P
- ( ) Statement of financial affairs. (Official Form 7)  
(Must be submitted with the petition or within 15 days) Rule 1007 (b) & (c)

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an order of dismissal without further notice or hearing.

In San Juan, Puerto Rico, this

SEP 28 2004

BY ORDER OF THIS COURT

CELESTINO MATTA-MENDEZ

By:

Deputy Clerk

USDC-P 04SEP23PM 3:10